

UNITED STATES BANKRUPTCY COURT

District of New Jersey
MLK Jr Federal Building
50 Walnut Street
Newark, NJ 07102

Case No.: 18-11502-SLM
Chapter: 13
Judge: Stacey L. Meisel

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Fiona Graham
aka Fiona M Graham
82 New York Avenue
Dumont, NJ 07628

Social Security No.:

xxx-xx-0703

Employer's Tax I.D. No.:

NOTICE OF HEARING ON CONFIRMATION OF PLAN

Date: 3/14/18
Time: 09:00 AM
Location: Courtroom 3A, Martin Luther King Jr. Federal Building, 50 Walnut Street, Courtroom 3A,
Newark, NJ 07102

An objection to confirmation of the plan, including any motions referenced therein to avoid judicial liens under 11 USC section 522(f) and/or to avoid liens and reclassify claims in whole or in part, shall be filed and served seven days before confirmation. Filing a motion for relief from the automatic stay will not be considered an objection to the confirmation.

If, at the confirmation hearing, it is determined that the debtor's plan is not confirmable, the case may be dismissed or converted.

A copy of the Plan will follow this notice.

Dated: February 21, 2018
JAN: smz

Jeanne Naughton
Clerk, U. S. Bankruptcy Court

Certificate of Notice Page 2 of 3
 United States Bankruptcy Court
 District of New Jersey

In re:
 Fiona Graham
 Debtor

Case No. 18-11502-SLM
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 132

Page 1 of 2
 Total Noticed: 45

Date Rcvd: Feb 21, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 23, 2018.

db
 517296522 +Fiona Graham, 82 New York Avenue, Dumont, NJ 07628-2410
 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
 (address filed with court: Bank of America, P.O. Box 15019, Wilmington, DE 19886-5019)
 517296520 #+Bank of America, Nc4-105-03-14, P.O. Box 26012, Greensboro, NC 27420-6012
 517296527 +Bank of America (FDIC), Corporate Office, 100 North Tryon Street,
 Charlotte, NC 28202-4031
 517296528 Best Buy Corporate Headquarters, 7601 Penn Avenue S (at 7th Street), Richfield, MN 55423
 517296529 +Capital One, 50 Northwest Point Road, Elk Grove Village, IL 60007-1032
 517296530 +Capital One Bank (USA), NA (FDIC), 4851 Cox Road, Glen Allen, VA 23060-6293
 517296531 +Capital One Bank Corporate Office, 1680 Capital One Drive, Mc Lean, VA 22102-3407
 517296532 Capital One Bank USA, P.O. Box 71083, Charlotte, NC 28272-1083
 517296533 +Capital One Bank USA NA, Att: General Correspondence, Bankruptcy, P.O. Box 30285,
 Salt Lake City, UT 84130-0285
 517296534 +Citi, P.O. Box 6241, Sioux Falls, SD 57117-6241
 517296537 Citi Cards, P.O. Box 9001037, Louisville, KY 40290-1037
 517296538 +Citibank South Dakota, N.A. (FDIC), 701 East 60th Street, Sioux Falls, SD 57104-0493
 517296539 +Citibank, NA (FDIC), 701 East 60th Street, North, Sioux Falls, SD 57104-0493
 517296541 +Citibank/Sears, P.O. Box 6282, Sioux Falls, SD 57117-6282
 517296540 +Citibank/Sears, Citicorp Credit Services, Att: Centralized Bankruptcy, P.O. Box 790040,
 Saint Louis, MO 63179-0040
 517296545 +Citicards CBNA, P.O. Box 6241, Sioux Falls, SD 57117-6241
 517296542 +Citicards CBNA, Citicorp Credit Services, Centralized Bankruptcy, P.O. Box 790040,
 Saint Louis, MO 63179-0040
 517296548 +Costco Citi, P.O. Box 6190, Sioux Falls, SD 57117-6190
 517296550 +Costco Go Anywhere Citicard, P.O. Box 6190, Sioux Falls, SD 57117-6190
 517296549 +Costco Go Anywhere Citicard, Citicorp Credit Card Services, Centralized Bankruptcy,
 P.O. Box 790040, Saint Louis, MO 63179-0040
 517296551 +Costco Headquarters, 999 Lake Drive, Issaquah, WA 98027-5367
 517296552 +Discover Bank (FDIC), 502 E. Market Street, Greenwood, DE 19950-9700
 517296555 +Dumont Tax Collector, 50 Washington Avenue, Dumont, NJ 07628-3647
 517296556 Equifax, 1550 Peartree Street NW, Atlanta, GA 30309
 517296557 +Experian, 475 Anton Boulevard, Costa Mesa, CA 92626-7037
 517296559 +John and Patricia Graham, 82 New York Avenue, Apartment No. 1, Dumont, NJ 07628-2410
 517296558 +John and Patricia Graham, 82 New York Avenue, Apartment No. 1, NJ 07628-2410
 517296561 +Macy's, 9111 Duke Boulevard, Mason, OH 45040-8999
 517296562 +Macy's Corporate Office & Headquarters, 7 West 7th Street, Cincinnati, OH 45202-2424
 517296563 +Quicken Loans, P.O. Box 6577, Carol Stream, IL 60197-6577
 517296566 +Sears, P.O. Box 6282, Sioux Falls, SD 57117-6282
 517296565 +Sears, P.O. Box 78051, Phoenix, AZ 85062-8051
 517296567 +Sears Corporate Headquarters, 3333 Beverly Road, Hoffman Estates, IL 60179-0001
 517296568 +Trans Union, P.O. Box 2000, Chester, PA 19016-2000
 517296569 +Trans Union Corporate Office, 555 W. Adams Street, Chicago, IL 60661-3631

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usan.j.njbankr@usdoj.gov Feb 21 2018 23:34:30 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreign03.ne.ecf@usdoj.gov Feb 21 2018 23:34:28 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 517296518 +E-mail/Text: ally@ebn.phinsolutions.com Feb 21 2018 23:33:43 Ally Financial,
 200 Renaissance Center, Detroit, MI 48243-1300
 517296519 +E-mail/Text: ally@ebn.phinsolutions.com Feb 21 2018 23:33:43 Ally Financial,
 Att: Bankruptcy, P.O. Box 380901, Bloomington, MN 55438-0901
 517296554 E-mail/Text: mrdiscen@discover.com Feb 21 2018 23:33:44 Discover Financial,
 P.O. Box 15316, Wilmington, DE 19850
 517313689 E-mail/Text: mrdiscen@discover.com Feb 21 2018 23:33:44 Discover Bank,
 Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
 517296553 +E-mail/Text: mrdiscen@discover.com Feb 21 2018 23:33:44 Discover Financial, P.O. Box 3025,
 New Albany, OH 43054-3025
 517296564 +E-mail/Text: bankruptcyteam@quickenloans.com Feb 21 2018 23:34:50 Quicken Loans,
 1050 Woodward Avenue, Detroit, MI 48226-1906
 517341617 +E-mail/Text: bankruptcyteam@quickenloans.com Feb 21 2018 23:34:50 Quicken Loans Inc.,
 635 Woodward Avenue, Detroit, MI 48226-3408

TOTAL: 9

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517296524* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
 (address filed with court: Bank of America, P.O. Box 982238, El Paso, TX 79998)
 517296525* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
 (address filed with court: Bank of America, P.O. Box 982238, El Paso, TX 79998)
 517296526* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
 (address filed with court: Bank of America, P.O. Box 982238, El Paso, TX 79998)
 517296523* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
 (address filed with court: Bank of America, P.O. Box 982238, El Paso, TX 79998)

District/off: 0312-2

User: admin
Form ID: 132

Page 2 of 2
Total Noticed: 45

Date Rcvd: Feb 21, 2018

***** BYPASSED RECIPIENTS (continued) *****
517296521* +Bank of America, Nc4-105-03-14, P.O. Box 26012, Greensboro, NC 27420-6012
517296535* +Citi, P.O. Box 6241, Sioux Falls, SD 57117-6241
517296536* +Citi, P.O. Box 6241, Sioux Falls, SD 57117-6241
517296543* +Citicards CBNA, Citicorp Credit Services, Centralized Bankruptcy, P.O. Box 790040,
Saint Louis, MO 63179-0040
517296544* +Citicards CBNA, Citicorp Credit Services, Centralized Bankruptcy, P.O. Box 790040,
Saint Louis, MO 63179-0040
517296546* +Citicards CBNA, P.O. Box 6241, Sioux Falls, SD 57117-6241
517296547* +Citicards CBNA, P.O. Box 6241, Sioux Falls, SD 57117-6241
517296560* +John and Patricia Graham, 82 New York Avenue, Apartment No. 1, Dumont, NJ 07628-2410
TOTALS: 0, * 12, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 23, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 21, 2018 at the address(es) listed below:

Marie-Ann Greenberg magecf@magtrustee.com
Rebecca Ann Solarz on behalf of Creditor QUICKEN LOANS INC. rsolarz@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov
Virginia E. Fortunato on behalf of Debtor Fiona Graham njbankruptcy911@gmail.com,
bankruptcyntices2011@gmail.com

TOTAL: 4